

Fill in this information to identify the case:

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Debtor 1	Alvin Dewey Johnson
Debtor 2 (Spouse, if filing)	Melissa Carmen Johnson
United States Bankruptcy Court for the:	Northern
	District of Alabama (State)
Case number	15-41054-JJR13

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: US BANK TRUST NATIONAL ASSOCIATION AS
TRUSTEE OF CABANA SERIES III TRUST

Court claim no. (if known):

Last 4 digits of any number you use to identify the debtor's account: 2233

Property address: 818 Gate 5 Rd
Number Street

Alexandria AL 36250
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

Part 3: Postpetition Mortgage Payment

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: 8/1/18 - 10/1/20:	8/1/18 - 7/1/19; 12 @ \$687.84 8/1/19 - 7/1/20; 12 @ \$633.12 8/1/20 - 10/1/20; 3 @ \$639.78	(a) \$ 17,770.86
b. Total fees, charges, expenses, escrow, and costs outstanding:		+ (b) \$ 1,869.64
c. Total. Add lines a and b.		(c) \$ 19,640.50

Creditor asserts that the debtor(s) are contractually
obligated for the postpetition payment(s) that first became ********* **08 / 01 / 2018**
due on: **MM / DD / YYYY**

Funds in suspense: (\$591.17)

Total due: \$19,049.33

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

 /s/ Mark A. Baker

Signature

Date 9/30/2020

Print

Mark A. Baker

First Name Middle Name Last Name

Title Attorney for Creditor

Company

McMichael Taylor Gray, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 3550 Engineering Drive, Suite 260

Number Street

Peachtree Corners, GA 30092

City State ZIP Code

Contact phone (404) 474-7149

Email mbaker@mtglaw.com

From	To	Amount	No of months	Total	PCN Filing Date
8/1/2015	7/1/2016	\$483.90	12	\$5,806.80	
8/1/2016	7/1/2017	\$734.44	12	\$8,813.28	
8/1/2017	7/1/2018	\$686.81	12	\$8,241.72	
8/1/2018	7/1/2019	\$687.84	12	\$8,254.08	
8/1/2019	7/1/2020	\$633.12	12	\$7,597.44	
8/1/2020	10/1/2020	\$639.78	3	\$1,919.34	
			1	\$0.00	
			1	\$0.00	
			1	\$0.00	
			1	\$0.00	
Total Amount applied towards post				\$40,632.66	
Total Amount Received towards post				\$13,795.05	
Funds in Post Suspense				#####	
Post paid for				1/1/2018	

CERTIFICATE OF SERVICE

The undersigned hereby certifies under penalty of perjury that he/she is over eighteen (18) years of age and that the **RESPONSE TO NOTICE OF FINAL CURE PAYMENT** in the above captioned case were this day served upon the below named persons by mailing, postage prepaid, first class mail a copy of such instrument to each person(s), parties, and/or counsel at the addresses shown below:

Via U.S. Mail:

Alvin Dewey Johnson
818 Gate 5 Road
Alexandria, AL 36250

Melissa Carmen Johnson
818 Gate 5 Road
Alexandria, AL 36250

Via CM/ECF electronic service:

Carla M. Handy
Bond, Botes & Handy, P.C.
PO Box 948
Gadsden, AL 35902

Linda Baker Gore
NON-PAYMENTS: P.O. Box 1338
Gadsden, AL 35902

Dated: September 30, 2020

Respectfully submitted,

/s/ Mark A. Baker
Mark A. Baker, ASB 2459-E57M
MCMICHAEL TAYLOR GRAY, LLC
3550 Engineering Drive, Suite 260
Peachtree Corners, GA 30092
Telephone: (404) 474-7149
Facsimile: (404) 745-8121
E-mail: mbaker@mtglaw.com